

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

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Case No.: 13–19513–CMG  
Chapter: 13  
Judge: Christine M. Gravelle

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

William J. Lovins Sr.  
111 Springfield Mettinghouse Road  
Jobstown, NJ 08041

Social Security No.:  
xxx–xx–4582

Employer's Tax I.D. No.:

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**NOTICE OF CASE CLOSED WITHOUT DISCHARGE**

All creditors and parties in interest are notified that the above–named case has been closed without entry of discharge for the reason(s) indicated below.

- ☒ Debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☐ Joint debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☒ Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Joint debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4–year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ Joint Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4 year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ An Order denying or revoking the debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

- An Order denying or revoking the joint debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

If the debtor subsequently files a Motion to Reopen the Case to allow for the filing of the above document, the debtor must pay the applicable filing fee. If the debtor's case was closed because the debtor received a discharge in a previous case as set forth above, the debtor will have received a Notice of Clerk's Evidence of Previous Discharge providing an opportunity to be heard prior to case closing.

Dated: September 27, 2018

JAN: amg

Jeanne Naughton  
Clerk

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 William J. Lovins, Sr.  
 Debtor

Case No. 13-19513-CMG  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: cscnodsc

Page 1 of 2  
 Total Noticed: 35

Date Rcvd: Sep 27, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 29, 2018.

db  
 513901993 +William J. Lovins, Sr., 111 Springfield Mettinghouse Road, Jobstown, NJ 08041-2217  
 +ADT Security Systems Inc, c/o Tate & Kirlin Assoc, 2810 Southampton Road,  
 Philadelphia, PA 19154-1207  
 514141794 AMERICAN EXPRESS CENTURION BANK, C/O BECKET AND LEE LLP, POB 3001, MALVERN, PA 19355-0701  
 514160207 AMERICAN EXPRESS TRAVEL RELATED SERVICES, COMPANY, INC., C/O BECKET AND LEE LLP, POB 3001,  
 MALVERN, PA 19355-0701  
 513901994 +Allergic Disease Associates PC, 205 N Broad Street Ste 300, Philadelphia, PA 19107-1578  
 513901995 +American Express, PO Box 981537, El Paso, TX 79998-1537  
 513902000 +Comcast Cherry Hill NJ, c/o Eastern Accounts System, 75 Glen Road, Ste. 110,  
 Sandy Hook, CT 06482-1170  
 513924884 +Department Stores National Bank/Macys, Bankruptcy Processing, Po Box 8053,  
 Mason, OH 45040-8053  
 513902002 +Health Innovations Unlimited, 38 Industrialway E, Eatontown, NJ 07724-3320  
 513902003 +Home Depot/Citibank, PO Box 6497, Sioux Falls, SD 57117-6497  
 513902006 +Macys, PO Box 8218, Mason, OH 45040-8218  
 513902007 +Midland Funding, c/o Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054-5020  
 515908058 +NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
 (address filed with court: Nationstar Mortgage, LLC, PO Box 619096, Dallas, TX 75261-9741)  
 513940235 +ONE WEST BANK,FSB, POST OFFICE BOX 829009, DALLAS, TEXAS 75382-9009  
 514348432 +Ocwen Loan Servicing, LLC, Attn: Bankruptcy Department, 1100 Virginia Drive, Suite 175,  
 Fort Washington, PA 19034-3278  
 514348433 +Ocwen Loan Servicing, LLC, Attn: Bankruptcy Department, 1100 Virginia Drive, Suite 175,  
 Fort Washington, PA 19034, Ocwen Loan Servicing, LLC 19034-3278,  
 Attn: Bankruptcy Department  
 513993453 +STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
 TRENTON NJ 08646-0245  
 (address filed with court: State of New Jersey, Division of Taxation, Bankruptcy Section,  
 PO Box 245, Trenton, NJ 08695-0245)  
 513902010 South Jersey Family & Specialty, 2906 route 130, Delran, NJ 08075-2521  
 513902011 State of New Jersey, Division of Taxation, PO Box 445, Trenton, NJ 08695-0445  
 513902012 +Steve Yeretian, 1075 Hedding Road, Columbus, NJ 08022-2093  
 513902013 Virtua Medical Group, PO Box 6028, Bellmawr, NJ 08099-6028

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Sep 28 2018 00:04:37 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Sep 28 2018 00:04:32 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 513975134 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Sep 28 2018 00:07:40  
 American InfoSource LP as agent for, Midland Funding LLC, PO Box 268941,  
 Oklahoma City, OK 73126-8941  
 513901997 +E-mail/PDF: resurgentbknofications@resurgent.com Sep 28 2018 00:08:14 Bank of America,  
 c/o Cach LLC, 4340 S Monaco Street Unit 2, Denver, CO 80237-3485  
 514158282 +E-mail/PDF: resurgentbknofications@resurgent.com Sep 28 2018 00:08:09 CACH, LLC,  
 4340 S. MONACO ST. 2ND FLOOR, DENVER, CO 80237-3485  
 513995187 +E-mail/Text: bncmail@w-legal.com Sep 28 2018 00:04:46 CERASTES, LLC,  
 C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 513901998 +E-mail/PDF: resurgentbknofications@resurgent.com Sep 28 2018 00:07:30 Cach LLC,  
 4340 S Monaco, Second Floor, Denver, CO 80237-3485  
 513901999 +E-mail/Text: bankruptcydpt@mcmcg.com Sep 28 2018 00:04:31 Citibank South Dakota NA,  
 c/o Midland Funding, 8875 Aero Drive Ste 200, San Diego, CA 92123-2255  
 513902005 E-mail/Text: cio.bncmail@irs.gov Sep 28 2018 00:03:53 IRS, PO Box 7346,  
 Philadelphia, PA 19101-7346  
 513902004 E-mail/Text: EBN\_Notifications@OWB.com Sep 28 2018 00:04:27 IndyMac Mortgage Services,  
 PO Box 78826, Phoenix, AZ 85062-8826  
 513902008 +E-mail/PDF: cbp@onemainfinancial.com Sep 28 2018 00:08:29 OneMain, 6801 Colwell Blvd,  
 Irving, TX 75039-3198  
 513902009 +E-mail/Text: EBN\_Notifications@OWB.com Sep 28 2018 00:04:27 OneWest Bank,  
 6900 Beatrice Drive, Kalamazoo, MI 49009-9559  
 515404366 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Sep 28 2018 00:07:19  
 Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541  
 515404367 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Sep 28 2018 00:07:20  
 Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541,  
 Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541

TOTAL: 14

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

District/off: 0312-3

User: admin  
Form ID: cscnodsc

Page 2 of 2  
Total Noticed: 35

Date Rcvd: Sep 27, 2018

513901996\* +American Express, PO Box 981537, El Paso, TX 79998-1537  
513902001\* +Comcast Cherry Hill NJ, c/o Eastern Accounts System, 75 Glen Road, Ste. 110,  
Sandy Hook, CT 06482-1170  
515908059\* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
(address filed with court: Nationstar Mortgage, LLC, PO Box 619096, Dallas, TX 75261-9741,  
Nationstar Mortgage, LLC, PO Box 619096, Dallas, TX 75261-9741)  
TOTALS: 0, \* 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 29, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 27, 2018 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com  
Albert Russo docs@russotrustee.com  
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com  
Alexandra T. Garcia on behalf of Creditor Ocwen Loan Servicing, LLC NJECFMAIL@mwc-law.com,  
nj-ecfmail@ecf.courtdrive.com  
Andrew M. Lubin on behalf of Creditor Ocwen Loan Servicing, LLC bkecf@milsteadlaw.com,  
alubin@milsteadlaw.com  
Eric Clayman on behalf of Debtor William J. Lovins, Sr. jenkins.clayman@verizon.net,  
connor@jenkinsclayman.com  
Rebecca Ann Solarz on behalf of Creditor Nationstar Mortgage, LLC rsolarz@kmlawgroup.com  
Stephanie F. Ritigstein on behalf of Debtor William J. Lovins, Sr. jenkins.clayman@verizon.net,  
connor@jenkinsclayman.com

TOTAL: 8